

Paul and Marge Pfunder
24993 Avenida Sombra
Murrieta, CA 92563
951-698-1488

1/26/09

RE: LOAN NO.:

PROPERTY ADDRESS: 24993 AVENIDA SOMBRA, MURRIETA, CA 92563

TO GMAC MORTGAGE:

Please be advised that Monica Ortiz is authorized to negotiate a loan modification on the home loan we currently have with GMAC Mortgage, for the above-described property.

Paul Pfunder
PAUL PFUNDER

Marge Pfunder
MARGE PFUNDER

Exhibit A